

Form cscnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 17-14648-ABA  
Chapter: 7  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James L. Abrams Jr.  
4 North Drive  
Riverton, NJ 08077

Rebecca A. Abrams  
4 North Drive  
Riverton, NJ 08077

Social Security No.:

xxx-xx-5652

xxx-xx-1038

Employer's Tax I.D. No.:

---

**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 21, 2017

JAN: eag

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James L. Abrams, Jr.  
 Rebecca A. Abrams  
 Debtors

Case No. 17-14648-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db/jdb  
 516691527 +James L. Abrams, Jr., Rebecca A. Abrams, 4 North Drive, Riverton, NJ 08077-3644  
 516691524 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
 516691523 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 516691525 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516691526 +Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287  
 516691526 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 516691536 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
 516691531 +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516691542 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 516691541 +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
 516691544 +Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283  
 516691543 +Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040,  
 Saint Louis, MO 63179-0040  
 516691546 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 516691545 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 516691548 +Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241  
 516691547 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516691550 +Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789  
 516691549 +Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218  
 516691556 +IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557  
 516691557 +IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 516691558 +Kia Motors Finance Co, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558  
 516691563 +Mobiloansllc, P.O. Box 1409, Marksville, LA 71351-1409  
 516691567 +Phoenix Financial Services. Llc, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216-1009  
 516691566 +Phoenix Financial Services. Llc, Po Box 361450, Indianapolis, IN 46236-1450  
 516691571 +SLS, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 516691580 +Target, Po Box 673, Minneapolis, MN 55440-0673  
 516691578 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2017 23:06:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 21 2017 23:06:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516691551 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 21 2017 23:07:00 Consumer Portfolio Svc,  
 16355 Laguna Canyon Rd, Irvine, CA 92618-3801  
 516691552 +E-mail/PDF: creditonebknofifications@resurgent.com Sep 21 2017 23:12:58 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 516691554 +E-mail/PDF: creditonebknofifications@resurgent.com Sep 21 2017 23:12:08 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 516691559 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 21 2017 23:06:17 Kohls/Capital One,  
 Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
 516691561 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 21 2017 23:06:17 Kohls/Capital One,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
 516691565 +E-mail/Text: kmorgan@morganlaw.com Sep 21 2017 23:07:24 Morgan, Bornstein & Morgan,  
 1236 Brace Rd., Suite K, Cherry Hill, NJ 08034-3229  
 516691569 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 21 2017 23:12:10  
 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
 516691568 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 21 2017 23:12:10  
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 516691570 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 21 2017 23:02:40 Regional Acceptance Co,  
 1424 East Fire Tower Rd, Greenville, NC 27858-4105  
 516694185 +E-mail/PDF: gecsedirecoverycorp.com Sep 21 2017 23:03:02 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516691573 +E-mail/PDF: gecsedirecoverycorp.com Sep 21 2017 23:03:02 Synchrony Bank/Care Credit,  
 950 Forrer Blvd, Kettering, OH 45420-1469  
 516691572 +E-mail/PDF: gecsedirecoverycorp.com Sep 21 2017 23:02:37 Synchrony Bank/Care Credit,  
 Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 516691574 +E-mail/PDF: gecsedirecoverycorp.com Sep 21 2017 23:02:37 Synchrony Bank/Walmart,  
 Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 516691576 +E-mail/PDF: gecsedirecoverycorp.com Sep 21 2017 23:02:37 Synchrony Bank/Walmart,  
 Po Box 965024, Orlando, FL 32896-5024  
 516691583 +E-mail/Text: bankruptcydepartment@tsico.com Sep 21 2017 23:07:22 Transworld Sys Inc/51,  
 507 Prudential Rd, Horsham, PA 19044-2308  
 516691582 +E-mail/Text: bankruptcydepartment@tsico.com Sep 21 2017 23:07:22 Transworld Sys Inc/51,  
 Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 18

District/off: 0312-1

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Sep 21, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516691528\* +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
516691530\* +ARS/Account Resolution Specialist, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
516691537\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
516691539\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
516691532\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516691533\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516691534\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516691535\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516691540\* +Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438  
516691553\* +Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
516691555\* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875  
516691560\* +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
516691562\* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
516691564\* +Mobiloansllc, Po Box 1409, Marksville, LA 71351-1409  
516691575\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
516691577\* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024  
516691581\* +Target, Po Box 673, Minneapolis, MN 55440-0673  
516691579\* +Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
516691529 ##+ARS/Account Resolution Specialist, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
516691538 ##+Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438

TOTALS: 0, \* 18, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Christiana Trust, a division of Wilmington Savings  
Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of  
RBSHD 2013-1 Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Paul H. Young on behalf of Debtor James L. Abrams, Jr. ykassoc@gmail.com,  
lesliebrown.paralegal@gmail.com, tkennedy@ymalaw.com  
Paul H. Young on behalf of Joint Debtor Rebecca A. Abrams ykassoc@gmail.com,  
lesliebrown.paralegal@gmail.com, tkennedy@ymalaw.com  
Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu  
tions.com; hinnaurato@subranni.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu  
tions.com; hinnaurato@subranni.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6